RECREATION AND COMMUNITY DEVELOPMENT ON THE CANADIAN SHIELD PORTION OF SOUTHERN ONTARIO

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Project Planning Associates Limited

The District of Muskoka and the Town of Bala

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TOURIST AND COTTAGE DEVELOPMENT IN MUSKOKA

The District of Muskoka became the focus of summer visitors and cottagers sometime after the trend was well established in counties to the south. The movement of summer people to the Muskoka Lakes began slowly in the latter part of the 19th century and by 1940, approximately 5,000 cottages had been constructed in the District.

Between 1950 and 1960 the number of seasonal dwellings doubled and although most of the good lakefront sites on the larger lakes had been occupied, by then, an additional 5,000 units were constructed in the District during the last ten years on the smaller lakes and on Georgian Bay.* The regional office of the Department of Tourism and Information estimates that there were about 18,000 occupied cottages in Muskoka in 1969.

For many years the Muskoka Lakes trailed behind Simcoe County in the number of seasonal dwellings. Simcoe's lead is based on a density in which many areas have two, three and even four tiers of cottages ringing the shore line. This level of density has not occured to the same extent in Muskoka due to the unsuitability of the terrain and tighter development controls.

Muskoka is noted for its "proper" Ontario image. The Muskoka Tourist Area has one of the highest percentages of Ontario cottagers of any Tourist area in the province. In 1964 about 95% of all cottages were owned by people from Ontario, and 70% of the total were owned by people from Toronto.**

Whether Muskoka remains popular with Ontario and Toronto residents is problematic. Many people indicated in the cottager survey that the environment there today leaves much to be desired, and the history of resorts and tourist establishments suggests that this portion of the economy is already in serious decline. Statistics that refute or support this thesis are not available at present. The census of 1971 promises to be most useful in evaluating the experiences of the last ten years when employment enumeration will be consistant with that of the previous census. Considerable research into the experience of commercial and accommodation operation in the Shield is essential to provide better answers to the problems of community importance and service viability.

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* Cottage statistics from Ontario HEPC control data.

** Dept. of Lands & Forests Survey 1964

Paterson, in his survey of local government, shows that between 1963 and 1967 the total number of seasonal accommodation units, including resort and hotel rooms, cottages, cabins, motel units and apartment units declined by 10%.* In 1963 there was a total of 8,208 seasonal units in the district. By 1967 this figure was reduced to 7,127. The greatest decline occured in the hotel and resort accommodation classification. Only motel units gained in absolute number in this four year period from 637 to 773 or less than 35 units per year. Hotel and resort decline can be traced to the withdrawal of functionally obsolescent units.

These figures can be compared with data contained in the annual report of the Huntsville regional Office of Tourism and Information:

	1963	1967	1968
Accommodation Units	7,814	6,978	6,756
Campsite Units	1,387	2,105	2,032
Total	9,201	9,083	8,788

To estimate the impact of this five year change on the economy of Muskoka we have made the following assumptions:

1) the average daily expenditure per occupied accommodation unit is $25.00

2) the average daily expenditure locally per occupied campsite is $ 6.50

3) on this basis local revenue generated would have been:

1963	$204,365	per day
1968	182,108	" "

4) net difference $ 22,257 per day

5) assume 70% occupancy for a seventy day total season equal to an annual loss of revenue in 1963 dollars of $1,090,593 or in escalated dollars at an inflation rate of 5% = $1,363,241 lost to the region in 1968.

In 1964 less than 50% of the guests at resorts in the Muskoka area were from metropolitan Toronto. 78% were from Ontario and just over 20% from origins in the United States. These figures more or less collaborate with what was revealed in our survey of Bala cottagers undertaken in 1968 and our discussion with operators in the municipality of Bala indicate the similarity between conditions in Bala and Muskoka as a whole.

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* Paterson D.M., Muskoka District Local Government Review 1968

To determine the present condition of tourist facilities we examined statistics contained in the 1967 Muskoka Vacation Area guide book - "Where to Stay in Ontario". Of the 470 establishments included in this publication only 68 were members of resort associations: 56 were open year round; and 148 offered dining in addition to sleeping accommodations. Only 20 (1 in 24) establishments were of sufficient size to warrant a conventional management-staff distribution of labour, that is 50 or more rooms or cottage units. Of the remaining 450, only 53 contained 25 to 50 units, a standard law for justifying paid staff in addition to the owner and his family. Less than 40 establishments offered private indoor bathrooms.

Increased accessibility, increased exposure of people to contemporary forms of tourist accommodations will have a great effect in eliminating non-competitive establishments and with them the small operator. Access to favourable mortgages and capital funding together with the elaborate reservation systems make the chain operator the most likely contender for the future tourist dollar. Chain operators can offer, through training and selection of managers, the personalized type of service heretofore considered the domain of the private operator. The fortunes of the small resort operators in Muskoka parallel the experiences of managers and storekeepers in most of the villages and towns.

With the exception of Gravenhurst and Bracebridge, certain of the existing cottages and resort centres around the Muskoka Lakes exhibit the signs of age and functional obsolescence. These centres were built for another age and to the requirements of outmoded transportation patterns and life styles. The competition among existing centres for the tourist and cottager markets today represents a great waste of human capital resources. Given the basic requirements of human settlement today, full municipal services, sewers, water, school and health programmes, police protection and welfare, the majority of existing small communities do not afford sufficient attraction to warrant the needed investments.

Figure 1 illustrates the present settlement patterns in Muskoka and surroundings. Figure 2 shows in abstract form arbitrary market areas covered by the multiple functions offered by principal communities in the region. For the purposes of this study these centres are defined as places with full municipal services including secondary school, libraries, hospitals; comparative shopping and a diversified employment base. Tourist and cottager activities are also an important aspect of the economy, but there are other employment opportunities for permanent residents during the off-season.

The outlined circles added to this diagram illustrate possible new or expanded centres which will likely be required to provide services and employment for those portions of the district lying outside present market areas. An arbitrary radius of between 12 to 15 miles has been drawn about existing and possible new multi-functional centres to illustrate the complete coverage of those parts of the District with greatest development potential with

MUSKOKA LAKES REGION

Present Settlement Pattern

fig.1

MUSKOKA LAKES REGION

Future Market Centres

fig. 2

respect to tourist and cottage expansion. The south-eastern corner has not been covered because of the absence of larger water bodies and generally more difficult terrain for providing municipal services.

Present major centres are well served by provincial roads and rail lines. Future centres will require good highway access and possibly a new airport site will be required near those communities to maintain new corridors of communication between the market and these centres.

Muskoka is on the threshold of transition. It is the gateway to most recreational resources of the Ontario Shield. Planning for its change, its augmentation and growth must be carefully done within the context of a larger regional framework. The allocation of public investment in Muskoka carries provincial wide implications because this scale of expenditure appears to be a sound proposition meriting further consideration and study.

BALA

The Town of Bala has a unique physical setting but the community settlement pattern and history of change is much like that of other centres on the Shield. It was the falls where Lake Muskoka drains into Muskoka/Moon River system, and then into Georgian Bay, that gave impetus to the first settlement of Scottish farmers in the 1860's.

Typical of this Shield, the acidic soils did not support agricultural activities and soon lumbering became the main employment activity. With the coming of the railroad in the 1880's Bala became an important trans-shipment point serving the west shore of Lake Muskoka.

The lumbering era was followed by the ascendency of resort-hotel and summer-cottage development in Bala. The railroad and lake steamer bringing visitors and cottage owners into the very centre of Town caused the community to grow and prosper supported by seasonal but highly predictable market.

Resort hotels were built on the lakefront of the centre which by this time had grown up on both sides of the falls. Private summer cottages first occupied nearby lake frontage properties or islands in Bala Bay, then westward along the river.

Bala apparently at a plateau of development and economic stability in the 1920's was an independent community of some 400 permanent residents swelling to more than 2,500 during the season to serve visitors who patronized the 300 then first-class resort-hotel units, four general stores, numerous merchants providing personal goods and services, carpenters and other tradesmen and two building construction firms. The Town's family orientation at this time was exemplified in that its three churches were well attended; the Town's only dance pavillion provided the setting for summer cotillions and debutante balls.

The summer community of Bala prior to the Great Depression and World War II, was a comfortable middle-, upper-middle class summer retreat for Anglo-Saxon populations from urban areas in Ontario and the north-central States. It was accessible by the leading modes of transportation,up to date in the services and facilities it provided. The waters around Bala were ideally suited to canoeing, rowboating and sailing, then the dominant forms of water sport. The wide verandahs of the local hotels accommodated the bridge groups, the teas and conversations that expressed the leisure of that age.

Site Factors

The main geographic feature of Bala which was largely responsible for the location of settlement is Bala Falls. This falls created by a major geological fault in the earth's crust running from north-east to south-west, is where Lake Muskoka empties into the Muskoka River. In contrast, glacial movement was perpendicular to the fault running from north-west to south-east. Glacial movement in this area gouged the lakes and rivers leaving lineal shaped land forms aligned generally in the direction of the movement but with very irregular shorelines. The peninsula and islands on the fault where the lake becomes a falls into the river, formed a strategic link across the river.

The central area of Bala is focussed into a narrow 1,700 foot area of land between the lake and the river along the falls from the stream leading to the generator in the north to the base of the Peninsula in the south where Highway 69 underpasses the railway. At the base of the peninsula on the south-east side of the railway, there is a relatively wide band of level land paralleling the shoreline of Bala Bay.

This is part of a narrow neck of land between Bala Bay and Long Lake and is limited in terms of development by a rocky spine and the narrowing of the neck away from the peninsula base. On the north side of the river, there is a large land area peninsula-like in shape, between the Moon-Muskoka River and Bala Bay, which consists of gravel and soil over bedrock, making it relatively desirable for habitation. The developed area of this peninsula is generally limited by marsh on the north and west, the extreme eastern end has been cut off by the C.P.R. railway line which bisects the town.

Bedrock lies at or near the surface throughout the central area of the town and the shoreline alternates between exposed rock shelf, steep sloping glacial deposits of rock and narrow gravelly beaches. The only beach of sufficiently level back land to accommodate public users, is Jansen Park. This park consists of 200 feet of beach plus several acres of flat back upland. There are several other locations where the lake bottom is sandy at the shoreline, but there are no other beaches developed for public use.

During the resort hotel era, Bala, because of the railway, was the main access point to resorts and cottages on the west shore of Lake Muskoka. The resort hotels in Bala were never posh, but did a good family business through World War II. Following the trend of Muskoka these hotels declined, but kept operating catering to young adults and teenagers looking for a place to have fun. The fun conflicted with the enjoyment of the area by cottagers and permanent residents of the town and eventually

the transient fun seekers were pushed out. This change which occurred in the mid 1960's caused the closing of many businesses, short-order restaurants, etc., which catered to the transients and the bankruptcy and near bankruptcy of the two largest hotels in town. The sudden declien made the leaders of the business community realize that something had to be done if Bala was to survive as a commercial centre. The town formed a committee to promote redevelopment and began to take action with a program for cleaning up and dressing up the town and of actively pursuing assistance in planning and redevelopment assistance. This initiative attracted A.R.D.A. to assist in preparing a hotel site for redevelopment. The Provincial Government chose Bala as the demonstration community for this study because the community has the drive and organization to implement the recommendations of the study.

The following figure shows the current disposition of development and the type of dominant land use pattern that has evolved during 100 years of change.


TOWN OF BALA
EXISTING LAND USE 1968
PERMANENT RESIDENCE
COTTAGE
RENTAL ACCOMMODATION
COMMERCIAL
INDUSTRIAL
SPECIAL USES
CHURCH
PARK & OPEN SPACE
PARKING
GAUNTS BAY
CONCESSION LAKE
GARBAGE DUMP
SUTHERLAND BAY
KEMP NARROWS
BALA PARK I.
C.N.R.
C.P.R.
HWY 69
ECHO BAY
JUNIPER I.
CAMERON I.
KIMBERLEY I.
MUSKOKA RIVER
CARR'S LAKE
LEGION HALL
FIRE HALL
CURLING CLUB
CEMETERY
ARENA
SCHOOL
POST OFFICE
WHITE BIRCH I.
ROY I.
GLENGARRY I.
BALA BAY OF LAKE MUSKOKA
BRANT I.
IRON CITY I.
BEAUTY SPOT I.
MOSS I.
SHERMAN I.
HWY 660
HESNER'S LAKE
JASPEN PARK
LAKE PORTER
LONG I.
ROCK I.
WINDSOR I.
FISHERMANS I.
LONG LAKE
DARK LAKE
PENNSYLVANIA LAKE

Survey of the Residents of Bala

A questionnaire of 37 items was sent to every cottage owner and permanent resident of the town during the summer of 1968. Some 600 forms were mailed from which a return of 393 or a 66% response was received. 30 returned questionnaires were invalidated reducing the good responses to 61%.

Returns were sub-classified into three major groups - the permanent residents of the Town of Bala, the cottage owners within the municipality, and the cottage owners living on lakes just outside the municipality.

The following Table illustrates the questionnaire and shows the direct replies to the 363 good responses.

TABLE I

BALA COTTAGE OWNER SURVEY

Responses indicated in outlined box

1. Are you a seasonal or permanent resident of Bala?

1) Seasonal	-	308
2) Permanent	-	50
No Answer	-	5

2. Does your cottage belong either to you or a member of your immediate family?

1) Yes	-	340
2) No	-	3
No Answer	-	19

3. What of the following best describes the location of your home in Bala?

1) In the central built-up area of the Town	-	50
2) Outside the centre on the shoreline of Lake Muskoka	-	55
3) On an island in Lake Muskoka (including Bala Park Island)	-	24
4) On the Moon or Muskoka River shoreline	-	129
5) On an island of the Moon or Muskoka River	-	6
6) On Long Lake	-	23
7) On a lake not mentioned above (specify)	-	14
8) None of the above	-	4
On Clear Lake	-	31
Special Survey	-	27

4. How many days did you use your cottage during each month of 1967 (indicate days in boxes below)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
394	382	339	471	782	1079	2106	2106	1050	746	370	326

5. What was the length of the longest stay at the cottage by your family during the summer of 1967?

question invalidated due to low response

6. What facilities or activities which could be developed in Bala would attract you to use your cottage more in the spring, fall or winter seasons?

This responce is discussed in the text following this Table

33. How many persons are there in your family?

1) 1-2	-	73
2) 3-4	-	117
3) 5-more	-	159
No answer	-	14

34. What is the age of your youngest child?

1) Under 6	-	59
2) 6-11	-	55
3) Teenager	-	76
4) Not applicable	-	136
No answer	-	37

35. What is the highest education attained by the head of the family?

1) 0-8 years	-	13
2) Some high school	-	67
3) High school grad	-	65
4) Grade 13 or some university	-	67
5) University graduate	-	117
No answer	-	34

36. How old is the head of the household?

Under 24	-	1
25-34	-	15
35-39	-	30
40-44	-	36
45-49	-	52
50-54	-	36
60-64	-	49
65+	-	58
No answer	-	46

Median age - 53

37. Which of the following categories corresponds to your total family income including wages and salaries, business profits, net farm income, pensions, rents and any other money income received by members of this family?

1) Under $3,000	-	9
2) $3,000-$5,999	-	23
3) $6,000-$7,999	-	31
4) $8,000-$9,999	-	48
5) $10,000-$14,000	-	78
6) $15,000-$24,999	-	75
7) $25,000 +	-	52
No answer	-	47

30. What do you consider most important problems with the Bala shopping area. (List in order of importance)

1) Car traffic	-	70
2) Shops too far apart	-	86
3) Lack of convenient car parking	-	105
4) Lack of convenient boat parking	-	94
5) Other (specify)-Prices	-	91
-Poor stores	-	32

FIRST PRIORITY	-	5/2/2
SECOND PRIORITY	-	3/4/2
THIRD PRIORITY	-	3/4/5

31. What improvements or additions to the Bala shopping facilities would attract you to do more shopping there? (Please list in order of importance).

- See following text

32. Do you use local tradesmen in the building repair and

(a) maintenance of your cottage, and out buildings, docks, etc?

1) Yes	-	255
2) No	-	53
3) Not applicable	-	21
No answer	-	39

(b) If yes above,
What did you spend for each of the following during 1967?
(Indicate portion of year during which work was done?)

	Summer	Spring	Fall	Winter
General contractor				
Electrician				
Plumber				
Carpenter				
Brick or stone mason				
Gardener				
Labourer				
Winter maintenance & observation				
Other (specify)				

The responses to this question were aggregated:

No work done	-	11
Summer only	-	58
Spring only	-	37
Fall only	-	11
Winter only	-	7
Not stated	-	8
Two seasons	-	40
Three seasons	-	34

25. If you made other trips which of the following areas did you go to?

1) Does not apply	-	46
2) Other Ontario location	-	78
3) Other part of Canada	-	72
4) United States	-	57
5) Caribbean, Central & South America	-	12
6) Europe and or Asia	-	8
7) Other (specify)	-	18
More than one place	-	8
No answer	-	59

26. How would your vacation habits differ if you did not have a cottage?

Not tabulated

27. Where do you normally buy groceries and provisions for weekend or overnight stays at your cottage?

1) Near permanent home	-	134
2) On the way	-	13
3) In Bala	-	155
4) In communities in the vicinity of Bala (specify)	-	36
No answer	-	25

28. Where do you normally buy groceries and provisions for extended stays at your cottage?

1) Near permanent home	-	32
2) On the way	-	4
3) In Bala	-	229
4) In communities in the vicinity of Bala (specify)	-	83
No answer	-	117

29. Estimate the dollar value of your purchases of goods for use at your cottage during 1967 according to the location of shops where you made your purchases.

	Near Permanent Home	Bala	Elsewhere
Groceries			
Clothing			
Hardware			
Building supplies	- Response to this question inconclusive		
Sporting goods			
Boat gas			
Boat purchase & service			
Car gas			
Car repair			
Restaurant			
Drugstore			
Miscellaneous			

19. What activities or developments in the area do you object to? (Number the reasons which apply to you in order of priority)

1) Overcrowding of Bala facilities	-	70
2) Traffic conditions	-	106
3) Pollution	-	163
4) Change in character of cottage owners	-	21
5) Boat traffic	-	72
6) Recreation facilities in town i.e. dance hall, restaurant & pennyarcade	-	62
7) Water level fluctuation	-	98
8) Resort development	-	28
9) Camp ground development	-	38
10) Public picnicking & swimming areas	-	15
11) Public boat launching area	-	22
12) Tourist attractions	-	16
13) Other (specify)	-	30

FIRST PRIORITY	-	3/7/1
SECOND PRIORITY	-	3/7/5
THIRD PRIORITY	-	1/7/3

20. Are there any activities for which you feel facilities should be provided in Bala? (List in order of priority)

a) Social activities
b) Sports and play - responses were inadequate and not tabulated
c) Other

21. What is your attitude towards the possibility of Bala being expanded as a cottage service centre?

1) In favour	-	198
2) Against	-	56
3) Indifferent	-	80
No answer	-	29

22. What is your attitude towards the possibility of Bala being developed as a resort centre?

1) In favour	-	170
2) Against	-	109
3) Indifferent	-	62
No answer	-	22

23. Have you desired to visit a first class fully licensed restaurant in the Bala area?

1) Never	-	76
2) Occasionally	-	191
3) Frequently	-	86
No answer	-	10

24. In the last year did you make any overnight vacation trips other than to your cottage?

1) Yes	-	234
2) No	-	99
No answer	-	30

14. Why did you choose this cottage area? (List the reasons which apply to you in order of priority).

1) Family cottage	-	161
2) Close to water	-	173
3) Friends (social)	-	64
4) Close to facilities	-	74
5) Seclusion	-	57
6) Close to home	-	20
7) Came as a child	-	84
8) Away from rat race	-	76
9) Beach for children	-	43
10) Fishing	-	11
11) Reasonable price for cottage		40
12) Exclusive area	-	25
13) Close to nature	-	50
14) Other (specify)	-	41

FIRST PRIORITY	-	1/2/7
SECOND PRIORITY	-	2/7/8
THIRD PRIORITY	-	4/2/13

15. How many motor boats do you own?

1) None	-	85
2) 1	-	150
3) 2	-	82
4) 3 or more	-	33
No answer	-	14

16. Do you own a sail boat?

1) Yes	-	70
2) No	-	264
No answer	-	29

17. Do you own a canoe?

1) Yes	-	185
2) No	-	151
No answer	-	27

18. Do you own a skidoo?

1) Yes	-	22
2) No	-	284
3) No but have plans to purchase this year or next	-	18
No answer	-	39

7. What was the purpose of your family's most recent or current visit to your cottage?

1) Day outing	-	0
2) Overnight or weekend trip	-	80
3) Annual vacation	-	207
4) Other (specify)	-	29
No Answer	-	45

8. On how many occasions last year did you have overnight guests?

\- Average - 6

9. What do you estimate was the total number of guest nights i.e. number of guests X number of nights they stayed during 1967?

\- Average - 6

10. Did any of your visitors stay in commercial accommodation facilities in Bala or the surrounding area?

1) Yes	-	54
2) No	-	270
No answer	-	39

11. Do you ever rent your cottage to others?

1) On a regular basis	-	11
2) Occasionally	-	55
3) Never	-	243
4) Not Applicable	-	19
No answer	-	35

12. Where is your permanent home?

1) City of Toronto	-	66
2) North York	-	58
3) Etobicoke	-	38
4) East York	-	10
5) Scarborough	-	23
6) York	-	11
7) Mississauga-Hamilton		33
8) Other Ontario	-	45
9) Northern U.S.A.	-	16
10) Southern U.S.A., Caribbean or Mexico		2
11) Bala	-	42

13. How many years have you or a member of your family owned this property?

1) less than 1 year	-	3
2) 1 - 2 years	-	17
3) 3 - 5 years	-	39
4) 6 - 10 years	-	48
5) more than 10 years	-	237
No Answer	-	19

The following tables show some of the important correlations that formed the basis for our evaluation of the cottage oriented community centre and the supporting material for our hypothesis on model recreational community components.

TABLE II

NUMBER OF DAYS COTTAGE USED BY FAMILY DURING EACH MONTH OF THE YEAR CLASSIFIED ACCORDING TO INCOME

Month	(63) $0-7,999	(48) $8-9,999	(78) $10-14,999	(75) $15-24,999	(52) $25,000+
January	.2	.9	1.1	.6	1.2
February	.2	.5	.8	.7	1.1
March	.3	.7	1.3	1.1	.9
April	3.1	2.6	2.3	2.6	1.9
May	4.8	6.2	5.7	6.8	6.8
June	8.2	10.4	8.1	9.9	9.9
July	20.5	22.0	19.0	23.5	24.0
August	22.3	20.8	19.5	23.5	24.0
September	9.2	10.6	9.0	8.5	9.0
October	5.1	6.3	4.5	5.6	5.3
November	.5	.7	1.2	1.0	1.2
December	.1	.8	1.2	.3	1.0
Total Days Per Year	74.5	82.5	73.7	85.0	86.3

Average for total population 80.0 days per year

Similar to the cottage use pattern, the pattern of users for other facilities indicates that in many cases the $10-19,999 group is not consistent with the general pattern of characteristics being proportional to income. One factor for this could be that members of this group being younger than the majority including a longer proportion of recent purchases, have more commitments to other activities related to their permanent homes.

Correlation of responses was carried out according to where the cottager lived, Lake Muskoka, River, small lake, etc., but in general there were no apparent patterns worth reporting. What is of interest is the differing characteristics with regard to ownership of boats, etc.

TABLE III

CHARACTERISTICS OF USER HOUSEHOLD ACCORDING TO LOCATION OF COTTAGE

	Centre of Town	River	Clear Lake (small)	Lake Muskoka Shore
Medium age of owner	58.0	52.0	51.0	56.0
No. of motor boats per cottage	.9	1.0	.9	1.3
No. of sail boats per cottage	.14	.15	.37	.17
No. of canoes per cottage	.53	.59	.83	.66
No. of skidoos per cottage	.07	.04	.04	.02
% owning cottage more than 10 years	75.0	69.1	63.0	73.5

Apparent from the above table that the age of cottage owners is related to the development trend with cottages - first the centre, second the shore of Lake Muskoka outside the town, third the river and finally the small lakes. This would likely be the rank of prestige attached to these types of sites and the rank in land cost.

An analysis of ownership to determine who has purchased cottages during the last 5 years showed purchasers to have an average income of $14,300 and 45 years of age. The peak buying age, however, was between 35 and 39 representing 30% of the purchasers. The survey indicated that 35 was the threshold age for cottage purchase with very few new owners being younger.

TABLE IV

CHARACTERISTICS OF USER HOUSEHOLDS

ACCORDING TO INCOME GROUP

	(63) $0-7,999	(48) $8-9,999	(78) $10-14,999	(75) $15-24,999	(52) $25,000
% of households	16.6%	16.2%	27.0%	24.3%	15.8%
Age of head (median)	58.0 yr	55.0 yr	51.2 yr	50.0 yr	56.0 yr
Education (median)	Gr. XI	H.S.Grad.	Some Univ.	Univ.Grad	Univ.Grad
Group % who travel	54.5	66.0	75.0	81.5	71.4
Group % who have guests more than 3 times/yr.	24.3	27.8	30.0	48.1	42.9
Group % who own cottage more than 10 years	75.7	61.9	63.3	64.1	80.0
No. of motor boats per hshold	.9	1.3	1.1	1.4	1.8
No. of sail boats per hshold	.05	.08	.17	.24	.34
No. of canoes per hshold	.37	.51	.49	.65	.70
No. of skidoos per hshold	.03	.06	.03	0	.09

TABLE V

ATTITUDES OF USER HOUSEHOLDS ACCORDING TO INCOME GROUP

	(63) 0-7,999 $	(48) 8-9,999 $	(78) 10-14,999 $	(75) 16-24,999 $	(52) 25,000+ $
1. % who desire service centre development in Bala	45.9	47.2	55.0	40.7	54.3
2. % who desire resort development in Bala	51.4	38.9	38.3	48.1	51.4
3. % who desire to use good restaurant frequently	13.5	11.1	13.3	29.6	40.0
4. % who object to prevent over-crowding in Bala	16.4	10.3	10.9	8.6	7.2
5. % who object to prevent car traffic	5.3	6.9	5.1	4.7	3.2
6. % who object to prevent boat traffic	9.2	17.2	17.0	7.8	7.5
7. % who object to prevent public picnic and swim areas	1.8	2.7	2.2	1.1	3.2
8. % who object to pollution	18.8	20.0	29.1	27.5	32.0

In using the above table it must be taken into account that data sets 4 to 8 originate from one question asking which of 12 items the resident objects to the most. For this reason several of the items which disturb cottagers may not show up with the emphasis they deserve.

In data sets 1 and 2 above, it was assumed that the large proportion of the cottagers who indicated they were indifferent do not desire development. The attitude towards development is important because it points out the necessity to consider the effect any new development will have on present residents and the minimum quality of experience which is acceptable to them from various components of the area.

Data in Table V leads to the following conclusions:

- Pollution is the greatest problem for cottagers and if not controlled may cause cottagers to start selling and this would likely be in order of income from the wealthiest down.

- Overcrowding is of greatest concern to the lowest income group. This is likely due to the wealthy being independent of the town and to a large number of elderly in the lower income group who are more conscious of traffic and noise.

- Only minor objections exist towards picnicking and beaches, likely because Jansen Park, the only picnic and beach area in the town, is not intensively used by transients. In addition, the beach has provided a good location for children of the cottagers to swim.

Origins of Bala Cottagers

The majority of respondents in our survey had permanent homes in Metro Toronto - 71%. The remainder were divided 9% to Mississauga-Hamilton, 12% to other parts of Ontario, 5% to the U.S. and 2% to all other places.

Resort guests do not conform to the cottage patterns. The Department of Highways Study of Travel Patterns undertaken in 1964 indicated that in the Muskoka District only 47% of all guests were from the Toronto urban area, 1% from other places in Canada and 20% from the U.S.

Wolfe in his study, 'Parameters of Recreation Travel in Ontario', concludes that 70% of cottage owners came from the Toronto area, 6% from Hamilton and 20% from other places in Ontario and the rest, some 5%, from the rest of Canada and the U.S.

The Bala Retail Trade Area

Bala's market area is a function of the attractiveness of its commercial centre and the functional distance between the town and competing centres. The principal competing centres are Gravenhurst, Port Carling, MacTier and Port Severn. Gravenhurst is a minor distribution centre with eight times the permanent population of Bala. Gravenhurst along with Bracebridge, Parry Sound and North Bay represent the "a" type community concept discussed in the first section of the study.

From the survey of residents and cottage owners and through interviews with merchants, the town emerges as a centre that is today capturing a small portion of its potential market area. Table VI below indicates our conclusion concerning the present situation vis a vis Bala and its competing commercial and resort operations.

TABLE VI

BALA TRADE AREA POPULATION 1968

Location	Permanent Residents No. Houses	Permanent Residents No. Residents	Permanent Residents No. Guests	Seasonal Residents No. Units	Seasonal Residents No. Residents & Guests
Bala	128	489	70	602	2,210
Service Area Outside Town	228	866	115	1,546	5,700
TOTAL	356	1,355	185	2,148	7,910
Gibson Twp. (Indian Reserve incl. above)				830	3,050

Location	Commercial Accommodation No. Units (1)	Commercial Accommodation Avg. Guests	Average Population July - August
Bala	367	810	4,179
Service Area Outside Town	190	420	6,501
TOTAL	557	1,230	10,680
Gibson Twp. (Indian Reserve incl. above)			

This area was found to accommodate 2,148 seasonal residences and 356 permanent residences. In addition there are approximately 557 units of commercial accommodation and three children's summer camps.

(1) SOURCE: Where to Stay in Ontario

In the early 1970's Highway 660 will be rebuilt between Highway 103 and Highway 69, making Bala readily accessible to cottagers in Gibson Township which includes the GoHome Lake and GoHome Bay Developments. Gibson to Bala would be less than half the distance to any other centre and will result in an additional 830 cottages or 3,000 persons in July and August.

The factors used in deriving the number of guests and the use of cottages and commercial accommodation units were taken from Table 5 of the Muskoka District Local Government Review Research Report. The factor of 80% occupancy of cottages compares with the Bala survey results which showed between 62% and 65% of cottagers using their cottages all July and August with a further 13 to 14% using their cottages two to three weeks during both months.

The Bala service area varied from a population of around 1,300 in winter to nearly 11,000 in summer and the summer population can expect a 30% increase by the early 1970's due to the rebuilding of Highway 660 which will give access to Bala for Gibson Township cottagers west of Highway 103. The 3,000 summer residents of Gibson Township (outside the Indian Reserve) are not sufficient to support a commercial centre, however, with access to Bala they will stimulate better commercial facilities either in Bala or on 103 where Bala residents can be attracted. Bala is less than half the distance to any other centre from Junction 103 and 660 and conversely Junction 103-660 is half the distance to Gravenhurst and the same distance as Port Carling.

Bala Urban Centre

The urban community of Bala comprises only a small area on either side of the falls including from the junction of Windsor Drive in the south-east to the junction of Burgess Avenue, and Highway 69 in the north-west to Jasper Park on the west and Bala Bay on the east. Adjacent to this urban area, waterlines have been extended to serve certain cottage areas, however, these cottages have no other physical connection with the centre.

The urban centre of Bala contains 118 permanent houses and 58 seasonal homes, all but one non-accommodation commercial operations and 162 commercial accommodation units.

REVIEW OF MARKET POTENTIAL IN BALA

Characteristics of Present Businesses

When one examines the commercial establishments it is apparent that shops providing services and high mark-up merchandise are the most modern, for example: the drug store, hardware stores, gift shops, liquor and beer stores, and building supply stores, while shops providing low mark-up merchandise, such as the grocery stores, are generally unable to satisfy peak seasonal demand due to their lack of size, checkout facilities and variety of merchandise.

A representative group of merchants were interviewed and all provided information about their businesses, the most important of which was how July business (generally the peak month) compared to business in each of the other months.

In most businesses the four months of June, July, August and September represented 70 to 85% of year-round business with July and August alone accounting for 45 to 60% of business.* Exceptions are the building supply companies which do a large spring and fall business, the garden store whose business is solely in the spring and several merchants who are open for very limited seasons, up to 3 months and have nearly 100% of business during July and August. Marinas, while their revenue compares with the general picture, are busy pre-season (from March) and post-season (until November) with repairs and maintenance to the motors and boats they supply gas and service to in the summer season.

The majority of the establishments are owner operated with much of the seasonal labour being family members. The business characteristics discussed above combined with a shortage of labour discussed in the next section, make operators reluctant to expand and, therefore, they try to capture mainly the cream of the market asking premium prices and providing a high standard of service to regular customers only. In addition, most businesses are in old buildings on small sites making expansion expensive and there is the problem of shortage of parking for cars and boats which neither the individual merchants or the town can solve without assistance.

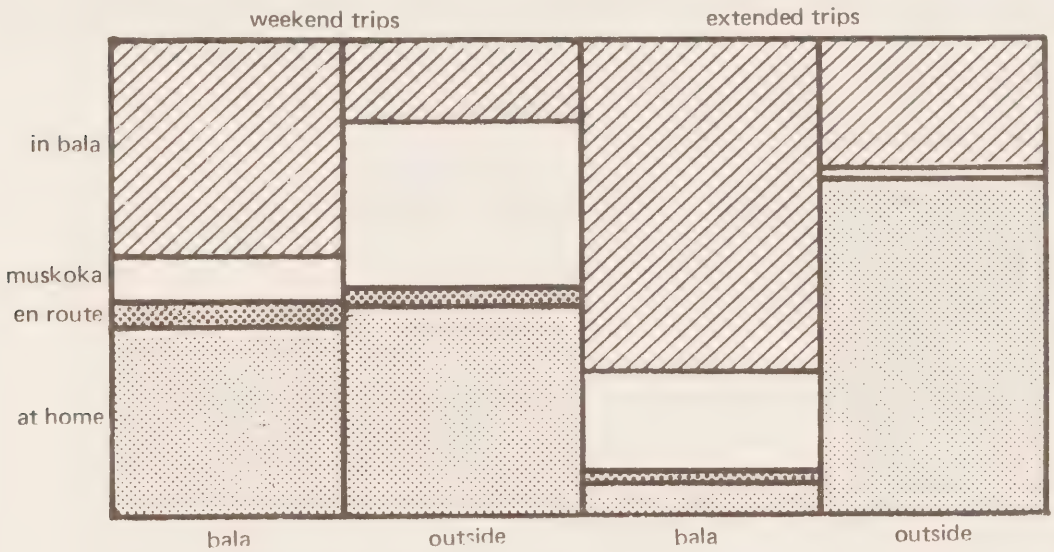
* Bala Merchant Interviews 1968 (receipts for 1967)

Characteristics of the Bala Market Based on the Cottage-Owner Survey and on Interviews with Shop-Owners

Commercial activity in Bala reflects the seasonal use pattern of the cottages. Cottages are primarily used from the end of April until Thanksgiving weekend. The majority are used as full-time residences during July and August with weekend use the remainder of the season. This (2-month) season is reflected in local business activities with the peak month depending on which contains the fifth weekend during a particular year.

The cottage-owner survey asked the number of days which the cottage was used during each month of the year. For tabulation the numbers of days were grouped: 1-3 days, 4-8 days, 9-15 days, 16-22 days and 23-31 days and percentiles were calculated for each group in each month. The total resident days of the sample population was determined for each month by taking the multiple of % in each group by the median number of days in the group.

The total resident days were then compared to the month of July to establish a population index which represents a simulation of the market potential for business.



The above chart is only an approximation of the cottages shopping picture since the questions on which it was based do not allow for shopping in two locations, providing only an absolute choice.

Market Study for Shopping Area

i) Food Stores

To decide what area of food stores is required in a centre like Bala it is necessary to first define the geographic trade area within which, all things being equal, residents would naturally shop in Bala. The Bala trade area presently contains 1,355 permanent inhabitants and has a peak summer seasonal population which includes an additional 7,910 persons as cottagers and guests. In the early 1970's an additional 3,050 seasonal residents will be included in the Bala market when the completion of new Highway 660 brings the GoHome Lake and River areas of Gibson Township with its peak summer population of 3,050 into the trade area.

The food store space is to serve the permanent population. It is estimated that the 1,355 persons in the trade area would spend around $300 per person on food during a full year totalling $406,500. Using a $150 per square foot annual turnover (1) as a standard this means there is a demand for from 2,350 square feet to 4,065 square feet of retail food store space to serve the permanent population in the trade area.

$$\frac{1{,}355 \text{ persons} \times 300}{150} = 2{,}710$$

It has been estimated that 7,910 seasonal residents spend an equivalent of 3 months at their cottages in the trade area (2) and that because of their high per household incomes ($13,200 medium) (2) they spend an average of $400 per person per year on food. These people spend an estimated total of $3,164,000 (7,910 x $400) per year on food of which 25% (3 months) or $791,000 represents the potential spending in the Bala trade area.

To have a store that would not get congested in times of peak business it would be necessary to build on the basis of the $3,164,000 + $406,500 turnover or 23,500 square feet based on $150 per square foot. However, sales to seasonal residents only have a potential of $791,000 which would result in sales of only $37.50 per square foot and this is uneconomic unless some benefactor is willing to subsidize the store through reduced rentals, etc.

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(1) $100 per square foot to $200 considered desirable range for turnover of small supermarkets in Toronto.

(2) SOURCE: Bala Cottage Survey

A more realistic estimate of maximum potential square footage is based on maximum potential annual sales, which is $406,500 from the permanent population, $791,000 from the present seasonal population and $305,000 from the additional seasonal population from Gibson Township which will be added to the trade area when Highway 660 is rebuilt. The total potential food sales is then $1,197,000 to $1,502,000. Based on an annual sales volume per square foot of $150 this means 8,000 to 10,000 square feet of food stores.

To reach the potential sales figure every food dollar of every permanent resident and cottager must be spent in the catchment area and this includes weekend cottagers as well. The actual per cent of the potential food sales which is actually achieved will be dependent on the attraction of the Bala food store or stores relative to the alternative shopping locations, but it may be stated with reasonable confidence that the total food store square footage for the Bala catchment trade area will be between 2,710 square feet, the area required to serve the needs of the permanent population and 8,000-10,000 square feet, the maximum potential economic sales area.

Factors which will assist the relative attractivity of the Bala food stores are as follows:

- A location easily accessible by road and from Lake Muskoka with ample car and boat parking (5.5 parking spaces per 1,000 square feet) (1).
- The nearest supermarkets are in Gravenhurst,20 miles to the south and Parry Sound, 35 miles to the north.
- Close proximity to another regional or subregional puller such as a liquor store or Brewers' Retail which could possibly attract from outside the trade area.
- Complimentary shops in adjacent area, similar to mix in small shopping centre.
- Present stores outside Gravenhurst, Parry Sound and Bracebridge all suffer from: congestion, high prices, poor quality, poor merchandise selection.
- Pricing is competitive with intervening opportunities.

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(1) SOURCE: Parking Requirements for Shopping Centres (Urban Land Institute Bulletin 53)

ii) Retail and Service Commercial

The demand of the Bala market is unique and by this is meant that demands of summer cottagers in terms of merchandise desired varies from the demands of an urban residential community. Therefore, there are no standards for estimating square footage shopping areas required and the various types of stores which should be there.

One statistic which will help in estimating requirements is the average relationship for all neighbourhood shopping centres (1) in U.S. and Canada of supermarket space to the other retail space in the centre and this is 1:1.4. The 1.4 is made up of restaurants, general merchandise, clothing and shoes, hardware, drugs, etc. Services and offices account for another .36 square feet for each square foot of supermarket.

These factors are very difficult to apply, because:
- they do not take into account the additional regional influence of a second major store such as a government liquor store; and
- success of other retail establishments will depend on their ability to provide what the potential clientelle desire and this appears to be (2) service, quality, variety and style or design competing with Toronto as the alternative shopping centre.

The 1.75 factor, 1.4 + .36, is useful to get a ballpark calculation of how large a shopping centre to build based on the size of the supermarket component. It assumes that though the makeup of the retail and service square footage won't conform to other centres, the total square footage will generally be the same. Applying the 1.75 factor means for each 1,000 square feet of supermarket an additional 1,750 square feet should be provided for other retail merchants and offices.

Tourism as an Employment Base

An important aspect of the study is to determine whether the permanent residents can derive an adequate income from the tourist and cottage service industry in the area.

(1) Calculated from Table4-15, The Dollars and Cents of Shopping Centres 1966 - Urban Land Institute Inc., Washington,D.C.
(2) Bala Cottage Survey Comments and Attitudes.

Of the 356 permanent families in the service area between 13.7% (49 households) and 26% (93 households), were over 65. It is, therefore, assumed that about 300 families are represented in the labour force and are earning an income based on the cottage and tourist industry, either directly or indirectly. Since there are no industries exporting products or labour from this area with the exception of a few railway employees all employment is either directly or indirectly related to tourism or cottages.

Employment dependencies on the income could be broken down as follows:

Direct

Cottage construction and maintenance

Retail sales, personal services, accommodation and food

Automotive, marina

Taxes

Utilities and services

Indirect

Education

Roads

Hydro

Government grants to municipalities

Three hundred households employed satisfying the demands of 2,150 cottagers and 50 pensioner households seems logical in light of the following information:

TABLE VII

AVERAGE EXPENDITURE BY ONTARIO COTTAGE OWNERS IN 1967

Expenditure	No. of Replys	Average Expenditure
Taxes	332	$ 86.94
Repairs & Maintenance	352	234.39
Cottage Vacation Spending	299	400.58
Average Total		$ 721.91

Source: Dept. of Tourism & Information Unpublished Study

Of the $721.91 it is assumed $400 constituted wages received in the area, assuming all taxes and most of repair and maintenance costs were directly or indirectly for labour as well as 25% of general cottage vacation spending. In the existing service area there are 7 cottages for each permanent household (not retired). Assuming these wages were equally

distributed to local residents there would be an average of $2,800 per permanent household resulting from direct expenditures of cottage owners. When the employment created by the commercial, rental units, summer camps, cottages and indirect income (as discussed above) are considered, family incomes in the area would probably average in excess of $3,500. When Highway 660 is completed the service area will include an additional 830+ cottages with fewer than 5 permanent dwellings and this could result in a potential of an additional $1,000 per permanent family. Comments by businessmen in the area as well as by cottage owners suggest that the shortness of the season creates a shortage of labour, however, an analysis of the market as it existed in 1968 indicates dramatic seasonal fluctuation in commercial activity and as a result employment is in many cases seasonal and thus unattractive to the principal wage earner in a family.

The 1966 study of Muskoka by the Community Planning Branch of the Department of Municipal Affairs determined employment and population statistics for small geographic and municipal units. For the group of units which approximate the Bala service area permanent employment is 194 and seasonal employment 358, totalling 552 jobs if there is a uniform peak in July and August. The apparent seasonal unemployment, 194 permanent jobs for 300 families, is not as severe as it seems since there are many businesses, such as marinas which operate about 9 months and close 3, with the 9 months including much overtime having the effect of providing sufficient incomes to compensate for the 3-month layoff.

Municipal Finance

Future development in Bala relates in part to the financial resources available to the town. These resources are through taxation and various programs of grants or project participation of the provincial and senior governments.

Bala in 1967 raised $94,085 in local taxes or approximately $129 for each of the 730 permanent and seasonal households in the town. This compares with $110 per household in the adjacent Townships of Medora and Wood and $215 per household in nearby Port Carling. The load of the Port Carling taxes is relatively lighter than it appears due to a large commercial and industrial assessment, relative to Bala.

Any major capital works in Bala would require the issuing of bonds and at the present time the rate of interest which the town would have to pay is 8-1/2% with normal term being 20 years. This means that a $100,000 loan will cost the town $13,500 in the first year for principal and interest requiring an additional 14-1/2% in total tax revenue. It can be seen from these figures that the town is severely limited in the amount of capital works it can undertake.

From 1963 to 1967 the total taxable assessment of the Town of Bala has been increasing at an average rate of 1.4% per year. The tax revenue has increased more rapidly at a rate of 3.8% during the same five-year period. Although the rate of taxation (mill rate) has increased by about 4.2% per year during the last five years to keep abreast of rising costs, the town is presently in a good financial position. The net debenture debt is only 5.3% of the total taxable assessment which is well below the 20% ceiling considered to be the maximum for indebtedness.

In comparing Bala with communities of similar size population (Table VIII), it can be seen that the Bala and Port Carling area enjoy a very low tax rate and have a low debenture debt percentage when compared with the other municipalities.

Table IX and X indicate the municipal expenditure and sources of revenue rated on a per family basis. In 1966 it can be seen that the town spent about $180 per family (including both permanent and cottage families) compared with an income of about $98 per family. No attempt has been made to separate these figures for the permanent and cottage families.

Programs for providing government financial aid such as urban renewal, funds for marina development, for arenas, etc. are either very small or require exceedingly large amounts of administrative red tape.

Urban renewal for example is not realistic for small municipalities and has only been successful for some when a provincial government or regional government has taken over the local government's administrative responsibilities. The advent of regional government could facilitate the use of urban renewal for small centres in Ontario because of the increased administrative ability available. Regional government may, in addition, attract more funds for regional development because of the planning and administrative ability to maximize the return on government investment.

TABLE VIII

COMPARISON OF BALA WITH MUNICIPALITIES OF SIMILAR SIZE POPULATIONS (1967)

Municipality (District)	Pop.	Taxable Assessm't $	Equalized Assessm't $	Tax Revenue $	(A) %	Debenture Debt $	(B) %
Bonfield (Nipissing)	604	168,170	184,987	16,523	9.0	4,682	2.5
Webbwood (Sudbury)	555	223,740	123,057	19,662	15.9	52,125	42.3
Port Carling (Muskoka)	532	1,993,885	2,292,967	85,501	3.7	43,112	1.9
Trout Creek (Parry Sound)	528	236,404	224,584	24,430	10.9	35,045	15.6
Bruce Mines (Algoma)	496	624,643	249,852	36,229	14.5	16,326	6.6
Latchford (Timiskaming)	473	157,355	111,722	10,700	9.6	55,000	49.3
Bala (Muskoka)	455	2,202,709	2,202,709	94,085	4.2	107,300	4.8

1) Taxable assessment has been equalized to the Town of Bala using the provincilal

1) Taxable assessment has been equalized to the Town of Bala using provincial equalization factors.

A) Tax Revenue - as a percentage of the equalized assessment.

B) Debenture Debt - as a percentage of the equalized assessment.

Source: Municipal Statistics, Dept. of Municipal Affairs.

TABLE IX

MUNICIPAL EXPENDITURE
TOTALS BY CATEGORY &
PER FAMILY (1966-67)

Nature of Expenditure	1966	1967	Per Family 1) 1966	1967
General Government	$ 17,327	$ 22,275	$ 23	$ 29
Police and Fire	17,767	6,368	23	8
Public Works	24,022	27,237	31	35
Sanitation, Waste Removal	3,608	4,206	5	6
Health and Welfare	6,615	5,469	9	7
Elementary School	18,531	24,093	24	31
High School	-	-	-	-
Recreation, Community Services	7,868	5,387	10	7
Debt Charges	12,438	11,742	16	15
Provision for Reserves	16,000	4,000	21	5
Other	14,144	2) 31,491	3) 18	41
TOTAL	$138,320	$136,853	$180	$178

1) In 1968, the Town of Bala contained 132 permanent households and 634 cottage households. The per family expenditure is calculated by dividing the actual amount of expenditure by a total of 766 households.

2) Includes $10,690 for waterworks.

3) Includes $19,551 for Capital Expenditure out of Revenue.

SOURCE: Municipal Statistics, Department of Municipal Affairs
Assessment Records, Town of Bala

TABLE X

SOURCES OF MUNICIPAL REVENUES - TOTALS BY CATEGORY & PER FAMILY (1966)

Source of Revenue		Per Family 1)
Residential & Cottage Tax	$ 74,745 2)	$ 98
Commercial Tax	16,280	21
Licences & Permits	18,280	23
From Surplus	16,490	21
Provincial Grants	12,154	17
TOTAL	$138,320	$180

1) Based on 132 permanent and 634 cottage households.
2) Assessment multiplied by mill rate.

SOURCE: Auditor's Report for 1966.

A CONCEPTUAL PLAN FOR BALA

<u>Development Policies</u>

To determine how to define user groups and to then analyse the performance standards for community components that these groups will have is way beyond the scope of the Bala study.

The Bala study did, however, in the cottage owner survey, try to group attitudes and performance standards based on location of cottage; river - big lake, etc. and according to income. In addition, several attitudes and characteristics became apparent based on age of owner, extent of use of cottage, etc.

Sufficient data was not available to use the matrix for planning Bala, however the matrix together with the concept of the performance variable and limited study data enabled design policy formulation.

The design policies had the restraint that development would take place through private enterprise activities and local municipal action with no new or special financial resources being made available by senior governments.

The policies are as follows:

1. Bala is a cottage service centre and any new facilities should be oriented to cottage owner tastes or to other leisure seekers who have like demands of facility performance. The town should attempt to attract the cottager market which is presently alienated from the town, except for the purchase of necessary goods and services.

   - Facilities and activities should be of high quality
   - Facilities and activities should be low keyed - no honky tonk
   - No day user facilities for the high density Wasaga Beach or Sibbald Point Provincial Parks or the Conservation areas near Metro Toronto should be provided in or near Bala

2. Area residents, cottagers and visitors are very conscious of the natural environment of the area and planning should have a dominant natural theme.

   - The layout of land uses and communication routes should follow the topography rather than being of a regular geometric design
   - Development controls should be prepared to make new buildings blend into the landscape and not overpower (size, shape, materials, landscaping)
   - The Plan should show how lakeshore and falls can be made accessible to the public, first with walkways and then landscaping.

3. Pollution Control

- New development shall be designed for economical servicing
- Efforts should be made to enforce Department of Health regulations concerning water supplies and sewerage disposal for summer cottages
- Pressure should be brought to bear on appropriate agencies to outlaw use of detergents in this area and to spread enforcement of pollution control, education and regulations.

4. Traffic and Noise

(a) Boats

- A floating or permanent platform should be built in the bay to concentrate waterskiing activity which is now carried out along the shoreline in front of cottages
- A large public dock and marina should be developed between the Pavillion and the Bala Bay dock. This would serve several purposes:- it would provide parking for shoppers and others visiting the town for pleasure purposes;

  - it would provide a place for proud boat owners to show off their craft;

  - it would provide a place for visitors to the town to see the boats and to congregate in a recreation atmosphere;

  - it would be an attraction for people wanting to participate vicariously in Muskoka lake recreation - watching boating, waterskiing, etc.

(b) Cars

- A large parking lot should be established in conjunction with a shopping centre on the site of the present Bala Bay hotel.
- Old Highway 69 running in front of the dance pavillion should become one way north bound to eliminate the difficult and dangerous intersection near Templeton's Hardware.
- In the future a by-pass should be built behind the Bala Bay Hotel to allow through traffic to circulate around the centre.
- Several streets should be closed in the area of permanent homes to prevent through traffic in a residential area.

(c) Commercial

- A shopping centre should be built and the only suitable site adjacent to roads and the lake with suitable area is the Bala Bay hotel site. Efforts should be made to have the Brewers Retail and the LCBO stores moved into the centre to make it viable in off season periods. The centre should be consciously designed as an attraction to cottagers with good design and good shops offering the quality of merchandise desired by consumers in this area.
- The cottager survey indicated that many residents are unaware of what is available in the town and complain about problems that were remedial years ago. The town merchants should establish a newspaper mailed to cottagers which would advertise the stores and promote the town as a recreation centre for cottagers.
- Every effort should be made to attract a first class restaurant to the town, since this is the key to extended off-season operation of many businesses and the additional use of cottages.

(d) Off Season Tourism

- To make a sound economy with stable employment which will attract a high quality labour force it is necessary to have year round tourism. Town businessmen should organize winter weekend gatherings of cottagers featuring the skidoo which has not yet caught on with Bala area cottagers and could provide the basis of a winter tourist industry.

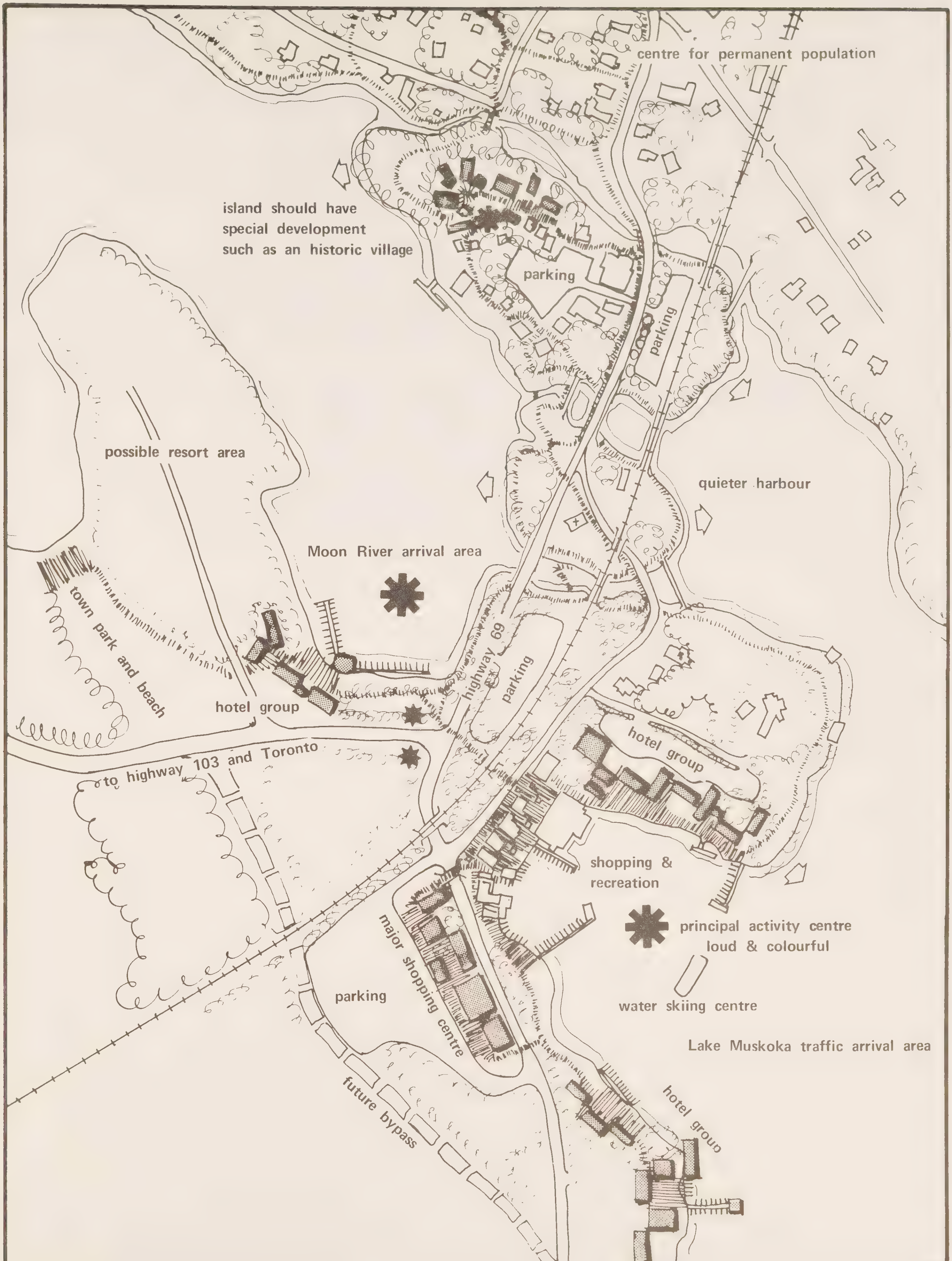
<u>Plan Description (Concept Design)</u>

Bala does not have finances available to undertake large scale development or redevelopment alone and government financial aid is unavailable at the present time. The concept design has been prepared therefore to guide the town and its businessmen in what they should do to change Bala from a cottage service centre which is frightening away tourists to a recreation community which will attract people and consequently development.

The concept of a recreation community is where the atmosphere is such that any activity, i.e. shopping, visiting a laundromat, etc., can be a recreation experience. We propose this should happen through three major programmes.

(a) An activity centre should be developed on shore and on the lake in the bay between Prince Marina and the New Windsor site. This should consist of:

(i) a pedestrian street along the lakeshore behind the Bob Inn, The Balacade, Ings Grocery, Dunn's Pharmacy and Templetons Hardware connecting with a path system to the New Windsor property. In connection with the pedestrian street boat parking slips should be built.


centre for permanent population
island should have
special development
such as an historic village
parking
parking
possible resort area
quieter harbour
Moon River arrival area
town park and beach
highway 69
parking
hotel group
to highway 103 and Toronto
hotel group
shopping &
recreation
principal activity centre
loud & colourful
major shopping centre
parking
water skiing centre
Lake Muskoka traffic arrival area
hotel group
future bypass

(ii) a waterski centre should be built on the rock shoal in the bay forming a breakwater as well as creating a focal point for water skiing activity on this part of the lake.

(iii) Reorientation of the shops to this "lakeside" street.

(b) A path system should be built to facilitate viewing the natural features of Bala, the Falls, the Moon River, the stream leading to the power house, etc. The biggest job would be a foot bridge under the railway track by the southern falls.

(c) Conscious design of new buildings and rehabilitating old buildings to create a recreation Muskoka atmosphere in the commercial areas. This would primarily be by use of materials and landscaping.

The Concept Design shows how major commercial and resort development may take place in the future, but most important it shows how to create the atmosphere which will attract such development.

Project
Planning
Associates
Limited